

CLAIMS

1. A method comprising:
  - (a) requesting an amount of cash from a transaction system, wherein the amount of cash has a cash value, wherein the transaction system includes a network, wherein the network includes at least one ATM;
  - (b) transmitting account data corresponding to a customer account from a portable hand-held device via wireless communication to the transaction system, wherein the hand-held device includes programmable memory, wherein the memory includes the data;
  - (c) associating at least the cash value to the customer account as payment for the amount of cash;
  - (d) enabling the at least one ATM to dispense the requested cash.
2. The method according to claim 1 wherein the hand-held device comprises a phone, wherein (b) includes transmitting data via the phone.

3. The method according to claim 2 and further comprising

(e) prior to (a), establishing communication between the phone and the transaction system.

4. The method according to claim 3 wherein (e) includes dialing a phone number with the phone to establish communication between the phone and the transaction system.

5. The method according to claim 2 wherein (a) includes requesting an amount of cash via the phone.

6. The method according to claim 5 wherein (a) includes transmitting data corresponding to an ATM identifier via the phone, wherein the ATM identifier corresponds to a particular ATM.

7. The method according to claim 6 wherein the phone includes a camera, and further comprising

(e) capturing an image of the ATM identifier via the camera.

8. The method according to claim 7 wherein (a) includes transmitting data corresponding to the image to the transaction system via the phone.

9. The method according to claim 8 wherein (a) includes transmitting the image to the transaction payment system via the phone.
10. The method according to claim 6 and further comprising
  - (e) determining the ability of the particular ATM to dispense the requested amount of cash.
11. The method according to claim 10 including performing (e) prior to (b).
12. The method according to claim 1 wherein the memory includes at least one of charge account data and debit account data, wherein (b) includes transmitting charge account data or debit account data.
13. The method according to claim 12 wherein the memory includes signature data, wherein (b) includes transmitting signature data.
14. The method according to claim 1 and further comprising
  - (e) prior to (c), determining via the transaction system that the transmitted data is acceptable in payment for the requested amount of cash.

15. The method according to claim 6 wherein the particular ATM is located in a retail establishment, wherein (d) includes operating the network to instruct the particular ATM to immediately dispense the requested cash.
16. The method according to claim 6 wherein (d) includes operating the network to instruct the particular ATM to dispense the requested cash responsive to receiving an inputted specific code from a customer.
17. The method according to claim 16 further comprising operating the transaction system to make the code available to the customer.
18. The method according to claim 17 further comprising transmitting the code from the transaction system to the phone.
19. The method according to claim 16 wherein the network includes a plurality of ATMs, wherein (d) includes operating the network to instruct the particular ATM and at least one other ATM on the network to dispense the requested cash responsive to receiving the code.
20. A method comprising:
- (a) establishing communication between a phone and a cash dispensing system;

wherein the phone includes a camera and programmable memory, wherein the camera is operative to capture at least one image, wherein the memory includes account data corresponding to a customer account;

wherein the system includes a network, wherein the network includes at least one ATM, wherein an ATM is located in a retail establishment;

- (b) requesting cash from the system via the phone, wherein the requested cash has a cost associated therewith;
- (c) operating the camera to capture an image of an ATM identifier uniquely corresponding to the ATM;
- (d) transmitting data corresponding to the image from the phone to the system;
- (e) transmitting the account data from the phone to the system via wireless communication;
- (f) associating the cost to the customer account as compensation for the requested cash;
- (g) operating the network to instruct the ATM to dispense the requested cash.